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TRANSMITTAL FORM	
(To be used for all correspondence after initial filing)	
Total Number of Pages in This Submission	18
Attorney Docket Number NPA083US	
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ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input checked="" type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application		Remarks
<input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or individual name	Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun
Signature	
Date	August 13, 2004

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun
Signature	
Date	August 13, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**SILVERBROOK RESEARCH Pty Ltd**

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Phone: +61 2 9818 6633 Fax: + 61 2 9555 7762

Email: info@silverbrookresearch.com

ACN 066 572 671

**RECEIVED
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AUG 12 2004

OFFICIAL

Date August 13, 2004

To: Group Art Unit 3624

Fax No.: 0011 1 703 872 9306

Subject: United States Patent Application No. 09/607,843

Inventors/Assignors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne

Lapstun

Assignee: SILVERBROOK RESEARCH PTY LTD

Our Ref: NPA063US

Total Number of Pages (including this) : 18

Attached is a Petition to Withdraw Abandonment to the Notice of Abandonment dated July 13, 2004, of Examiner Narayanswamy Subramanian.

Regards

Kia Silverbrook

Paul Lapstun

Jacqueline Anne Lapstun

Encl.

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August 16, 2004

Commissioner of Patents
United States Patent and Trademarks Office
P.O. Box 1450
ALEXANDRIA VA 22313-1450
UNITED STATES OF AMERICA

Attn: Examiner Narayanswamy
Art Unit: 3624

Dear Examiner Narayanswamy

USSN 09/607,843

In the Name of Silverbrook Research Pty Ltd

Inventors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun

Docket No: NPA063 US

In response to the Notice of Abandonment we hereby lodge a petition to WITHDRAW HOLDING OF ABANDONMENT.

The Notice of Abandonment states that a reply to the Office Action mailed on August 13, 2003 was not received by the USPTO. We confirm that the reply was faxed in response to the Office Action mailed on August 13, 2003. We therefore petition the commissioner to WITHDRAW HOLDING OF ABANDONMENT on this application.

The enclosed Declaration of my Patent Administrator, Leonie Frances News, confirms that a response was faxed to the USPTO on September 12, 2003.

We respectfully request favourable consideration of our petition.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Kia Silverbrook".

Kia Silverbrook
Silverbrook Research Pty Ltd

Encl.

Commonwealth of Australia
Statutory Declarations Act 1959

STATUTORY DECLARATION

In the Matter of US Patent
Application No. 09/607,843
in the name of Kia Silverbrook, Paul
Lapstun and Jacqueline Anne
Lapstun

I LEONIE FRANCES NEWS of 393 Darling Street, Balmain, New South Wales, 2041.
Australia do solemnly and sincerely declare as follows:

1. I am the Patent Administrator of Silverbrook Research Pty Ltd and have held this position since 1 September 1999.
2. I have responsibility for maintaining files, preparing responses and forwarding the responses to Office Actions for the United States patent applications of Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun and Silverbrook Research Pty Ltd, including US Patent Application No. 09/607,843 ("The Patent Application".)
3. I received a Notice of Abandonment on The Patent Application stating that the reply was not timely filed at the USPTO to Office Action mailed on August 13, 2003.
4. I then checked my file for The Patent Application and now state that the reply was faxed to the USPTO on The Patent Application on September 12, 2003. A copy of the Reply sent to the Office Action and all other accompanying documents are attached, together with the fax transmission sheet and Transmittal Form and marked as Exhibit LFN-1.

2

5. The facsimile number to which the response to Office Action was sent was correct. A copy of Page 8 of the Office Action is attached, showing the facsimile number the Office Action should have been sent to and marked as Exhibit LFN-2.

6. As the facsimile number mentioned on the Office Action did not respond, another number was used, as seen on the Applicants' facsimile transmission sheet and marked as Exhibit LFN-3.

And I make this solemn declaration aware of the penalties for false declarations under section 11 of the Statutory Declarations Act 1959 (Cwth of Australia).

Declared at Sydney)
This 13th day of August)
2004 by Leonie Frances)
News)


Leonie Frances News

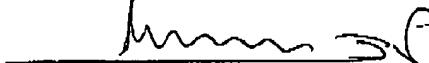
Before me:) 

Exhibit LFN-1

*** TX REPORT ***

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SUBADDRESS	
CONNECTION ID	
ST. TIME	12/09 02:13
USAGE T	01'32
PGS. SENT	5
RESULT	OK



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ACN 066 573 671

FACSIMILE MESSAGE

Date September 12, 2003
To: Group Receptionist Art Unit 3624
Fax No.: 0011 1 703 305 7687 (not responding) 672 . 9325
Subject: United States Patent Application No. 09/607,843
Inventors/Assignors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne
Lapstun
Assignee: SILVERBROOK RESEARCH PTY LTD
Our Ref: NPA063US

Total Number of Pages (including this) : 5

Attached is a response to the Office Action, of Examiner Narayanswamy Subramanian, dated August 13, 2003.

Regards

PL:
Leonie News
Silverbrook Research Pty Ltd

*** ERROR TX REPORT ***

TX FUNCTION WAS NOT COMPLETED

TX/RX NO	1238
CONNECTION TEL	001117033057687
SUBADDRESS	
CONNECTION ID	TC 3600 USPTO
ST. TIME	12/09 02:01
USAGE T	08'55
PGS. SENT	1
RESULT	NG



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Email: Info@silverbrookresearch.com
ACN 066 573 671

FACSIMILE MESSAGE

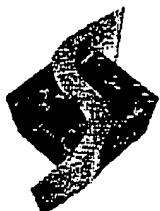
Date September 12, 2003
To: Group Receptionist Art Unit 3624
Fax No.: 0011 1 703 305 7687
Subject: United States Patent Application No. 09/607,843
Inventors/Assignors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne
Lapstun
Assignee: SILVERBROOK RESEARCH PTY LTD
Our Ref: NPA063US

Total Number of Pages (including this) : 5

Attached is a response to the Office Action, of Examiner Narayanswamy Subramanian, dated August 13, 2003.

Regards

PL: Leonie News
Silverbrook Research Pty Ltd

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ACN 066 573 671

FACSIMILE MESSAGE

Date **September 12, 2003**
To: **Group Receptionist Art Unit 3624**
Fax No.: **0011 1 703 305-7687 (not responding) 872-9325**
Subject: **United States Patent Application No. 09/607,843**
 Inventors/Assignors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne
 Lapstun
 Assignee: SILVERBROOK RESEARCH PTY LTD
Our Ref: **NPA063US**

Total Number of Pages (including this) : **5**

Attached is a response to the Office Action, of Examiner Narayanswamy Subramanian, dated August 13, 2003.

Regards

PP:

Leonie News
Silverbrook Research Pty Ltd

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PTO/SB/21 (08-03)

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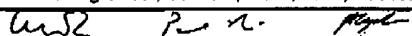
(to be used for all correspondence after initial filing)

		Application Number	09/607,843
		Filing Date	June 30, 2000
		First Named Inventor	Kia Silverbrook
		Art Unit	3824
		Examiner Name	Narayanswamy Subramanian
Total Number of Pages in This Submission	5	Attorney Docket Number	NPA063US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney; Revocation	<input checked="" type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks Email: kia.silverbrook@silverbrookresearch.com Telephone: 61-2-9818-6633 Facsimile: 61-2-9818-6711		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun c/Silverbrook Research Pty, Ltd. 393 Darling Street, Balmain, NSW, 2041, Australia	
Signature		
Date	September 12, 2003	

CERTIFICATE OF TRANSMISSION/MAILING

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Typed or printed name	Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun	
Signature		Date September 12, 2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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In the United States Patent and Trademark Office

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AUG 12 2004

Serial Number: 09/607,843
Application Filed: June 30, 2000
Applicant: Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun
Application Title: METHOD AND SYSTEM FOR BANKING
Examiner/GAU: Narayanswamy Subramanian/3624

Dated September 12, 2003
At: Balmain NSW Australia
Docket No. NPA063US

OFFICIAL

AMENDMENT A

Assistant Commissioner for Patents
Washington, District of Columbia 20231

Dear Sir:

In response to the Office Action of August 13, 2003, please amend the above-identified application as follows:

Appln No. 09/607,843
Amtd. Dated September 12, 2003
Reply to Office action of August 13, 2003

2

REMARKS/ARGUMENTS

1. The Examiner has suggested that the claims contain six separate inventions, namely claims 1, 4 and 5 and their respective dependent claims representing inventions I, II and III respectively and claims 29, 32 and 33 and their respective dependent claims representing inventions IV, V and VI respectively.

The Applicant submits that claim set IV is a system version of claim set I and includes all of the same features and limitations of claim set I. Each of the features are described with very similar wording and if the Examiner conducts a thorough search on claim set I he should not need to perform an additional search for claim set IV.

Similar comments apply in relation to the pairing of claim sets II and V and claim sets III and VI.

2. In response to the Examiner's request that one set of claims be elected, the Applicant requests election of claim sets I and IV (ie claims 1-3, 8-28, 29-31 and 36-48).

3. Should the Examiner disagree with the above assessment, the Examiner is invited to suggest ways in which the inventions of claim sets I and IV could be "separately usable."

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the further examination of the application can now proceed.

Very respectfully,

Applicant:

KIA SILVERBROOK

PAUL LAPSTUN

JACQUELINE ANNE LAPSTUN

C/o: Silverbrook Research Pty Ltd
393 Darling Street
Balmain NSW 2041, Australia
Email: kia.silverbrook@silverbrookresearch.com
Telephone: +612 9818 6633
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Email: info@silverbrookresearch.com

ACN 066 573 671

September 12, 2003

Assistant Commissioner for Patents
Washington, District of Columbia 20231
USA.

Dear Sir

United States Patent Application Serial No. 09/607,843**Inventors/Assignors: KIA SILVERBROOK, PAUL LAPSTUN, JACQUELINE ANNE LAPSTUN****Assignee: SILVERBROOK RESEARCH PTY LTD****Title: "Method and System for Banking"****Our Ref: NPA063US**

The status of the above application has changed from "Small Entity" to "Large Entity".

Please update your records accordingly.

Yours faithfully

Kia Silverbrook

Paul Lapstun

Jacqueline Anne Lapstun

Exhibit LFN-2

Application/Control Number: 09/607,843
Art Unit: 3624

Page 8

supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703) 305-7637. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian
August 5, 2003

Richard Weisberger
Primary Examiner

Exhibit LFN-3

*** TX REPORT ***

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SILVERBROOK RESEARCH Pty Ltd

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ACN 066 573 671

FACSIMILE MESSAGE

Date September 12, 2003
To: Group Receptionist Art Unit 3624
Fax No.: 0011 1 703 305 7687 (not responding) 672 . 9325
Subject: United States Patent Application No. 09/607,843
Inventors/Assignors: Kia Silverbrook, Paul Lapstun and Jacqueline Anne
Lapstun
Assignee: SILVERBROOK RESEARCH PTY LTD
Our Ref: NPA063US

Total Number of Pages (including this) : 5

Attached is a response to the Office Action, of Examiner Narayanswamy Subramanian, dated August 13, 2003.

Regards

P.S. Leonie News
Silverbrook Research Pty Ltd

*** ERROR TX REPORT ***

TX FUNCTION WAS NOT COMPLETED

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PGS. SENT	1
RESULT	NG



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FACSIMILE MESSAGE

Date **September 12, 2003**
 To: **Group Receptionist Art Unit 3624**
 Fax No.: **0011 1 703 305 7687**
 Subject: **United States Patent Application No. 09/607,843**
 Inventors/Assignors: **Kia Silverbrook, Paul Lapstun and Jacqueline Anne Lapstun**
 Assignee: **SILVERBROOK RESEARCH PTY LTD**
 Our Ref: **NPA063US**

Total Number of Pages (including this) : **5**

Attached is a response to the Office Action, of Examiner Narayanswamy Subramanian, dated August 13, 2003.

Regards

PP: **Leonie News**
Silverbrook Research Pty Ltd